



Natural Resources Conservation Service
210 Walnut Street, Room 693
Des Moines, IA 50309-2180

December 19, 2008

IOWA BULLETIN NO. IA360-9-6

SUBJECT: PER – THRIFT SAVINGS PLAN (TSP) CONTRIBUTION LIMITS FOR 2009

PURPOSE: To provide TSP information concerning contributions allowed in 2009.

EXPIRATION DATE: September 30, 2010

For 2009, the Internal Revenue Service permits you to contribute up to \$16,500 in tax-deferred money to the TSP. The limit in 2008 was \$15,500. To determine a dollar amount so you may space out your contributions over all pay periods use the following calculator at: <http://www.tsp.gov/calc/contributions/index.html>. This is especially important for FERS employees to ensure you will receive the maximum Agency Matching Contributions.

If you are – or will be – age fifty (50) or older during the calendar year and you are already **contributing the maximum amount** in regular TSP contributions, you can make additional catch-up contributions of up to \$5,500 in 2009. This is an increase from \$5,000 in 2008. For additional information on catch-up rules go to: <http://www.tsp.gov/forms/oc03-03.pdf>

For Thrift Savings Plan (TSP) purposes, the 2009 tax year begins with the processing of pay for pay period 26.

Employees may make elections to begin, change, or stop contributions, including catch-up contributions, at any time. Anyone wanting to enroll or make a change **MUST** use the National Finance Center (NFC) Employee Personal Page (EPP) at <https://www.nfc.usda.gov/personal/index2.asp>.

Please contact the Human Resources Office at (515) 284-4587 with questions.

/s/

Richard Sims
State Conservationist

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